

Certificate Number: 05781-PAE-DE-037285556

Bankruptcy Case Number: 18-11031



05781-PAE-DE-037285556

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on March 22, 2023, at 7:35 o'clock PM PDT, Konstantinos Tzumakaris completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 22, 2023 By: /s/Allison M Geving

Name: Allison M Geving

Title: President